

In the Claims:

Please amend the claims as follows:

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1. (Previously Amended) A credit card incentive system comprising a credit card and a computer system operable to periodically calculate the value of all purchases made by the credit card holder using the credit card during a period of time and periodically calculate an installment loan benefit amount, wherein a credit card issuer makes a payment on behalf of a credit card holder to a lending institution to be applied against outstanding principal on a note for a loan made to the credit card holder, which note is held by the lending institution, wherein the credit card issuer and lending institution are not the same financial institution.

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2. (Original) The credit card incentive system of claim 1, wherein the payment is made by wire transfer.

3. (Original) The credit card incentive system of claim 1, wherein the payment is made by check.

4. (Original) The credit card incentive system of claim 1, wherein the payment is made by wire transfer if the amount of the payment exceeds a minimum value, otherwise the payment is made by check.

5. (Original) The credit card incentive system of claim 1, wherein the payment is a periodic payment.

6. (Original) The credit card incentive system of claim 5, wherein the size of the payment is determined based on the value of goods and services purchased by the credit card holder using a credit card issued by the credit card issuer.

7. (Original) The credit card incentive system of claim 6, wherein the size of the payment comprises a straight percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer.

8. (Original) The credit card incentive system of claim 6, wherein the size of the payment comprises an incremented percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer.

9. (Original) The credit card incentive system of claim 6, wherein the size of the payment further comprises a straight percentage of the amount of any interest charged to the credit card holder by the credit card issuer.

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cont.
10. (Original) The credit card incentive system of claim 6, wherein the size of the payment further comprises an incremented percentage of the amount of any interest charged to the credit card holder by the credit card issuer.

11. (Original) The credit card incentive system of claim 5, wherein the period for the periodic payment is one year.

12. (Previously Amended) A computerized method for providing credit card incentive payments, comprising:

a) establishing a credit card account between a credit card issuer and a credit card holder, wherein the credit card holder has a loan with an outstanding principal balance for which a lending institution holds a note, wherein the credit card issuer and lending institution are not the same financial institution;

b) issuing a credit card to the credit card holder;

c) (1) periodically calculating the value of all purchases made by the credit card holder using the credit card during a period of time;

- d) periodically calculating an installment loan benefit amount; and,
- e) periodically paying to the lending institution the installment loan benefit amount, wherein the installment loan benefit amount is applied against the outstanding principal balance.

13. (Original) The method of claim 12, wherein the period of time is one year.

14. (Original) The method of claim 12, wherein the installment loan benefit amount is calculated as a straight percentage of the value of all purchases made by the credit card holder using the credit card during the period of time.

15. (Original) The method of claim 12, wherein the installment loan benefit amount is calculated as an incremented percentage of the value of all purchases made by the credit card holder using the credit card during the period of time.

16. (Original) The method of claim 12, further comprising:

- c) (2) periodically calculating the value of all interest charged the credit card holder by the credit card issuer during the period of time.

17. (Original) The method of claim 16, wherein the installment loan benefit amount is calculated as the sum of:

- a) a straight percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer; and,
- b) a straight percentage of the interest charged the credit card holder by the credit card issuer during the period of time.

18. (Original) The method of claim 16, wherein the installment loan benefit amount is calculated as the sum of:

- a) an incremented percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer; and,
- b) a straight percentage of the interest charged the credit card holder by the credit card issuer during the period of time.

19. (Original) The method of claim 16, wherein the installment loan benefit amount is calculated as the sum of:

- a) an incremented percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer; and,
- b) an incremented percentage of the interest charged the credit card holder by the credit card issuer during the period of time.

20. (Original) The method of claim 16, wherein the installment loan benefit amount is calculated as the sum of:

- a) a straight percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer; and,
- b) an incremented percentage of the interest charged the credit card holder by the credit card issuer during the period of time.

21. (Currently Amended) A credit card incentive system comprising a credit card and a computer system operable to periodically calculate the value of all purchases made by the credit card holder using the credit card during a period of time and periodically calculate an installment loan benefit amount, wherein a credit card issuer makes a payment on behalf of a credit card holder to a lending institution to be applied against outstanding principal on a note for a pre-existing loan an outstanding installment loan account made to the credit card holder, which note is held by the lending institution, wherein the credit card issuer and lending institution are not the same financial institution.

22. (Currently Amended) A computerized method for providing credit card incentive payments, comprising:

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- a) establishing a credit card account between a credit card issuer and a credit card holder, wherein the credit card holder has ~~a pre-existing loan~~ an outstanding installment loan account with an outstanding principal balance for which a lending institution holds a note, wherein the credit card issuer and lending institution are not the same financial institution;
 - b) issuing a credit card to the credit card holder;
 - c) periodically calculating the value of all purchases made by the credit card holder using the credit card during a period of time;
 - d) periodically calculating an installment loan benefit amount; and,
 - e) periodically paying to the lending institution the installment loan benefit amount, wherein the installment loan benefit amount is applied against the outstanding principal balance.
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